A "Most Pressing Problem": Housing and the National Capital Development Commission 1958-1962

Christine Cannon

Urban and Environmental Program

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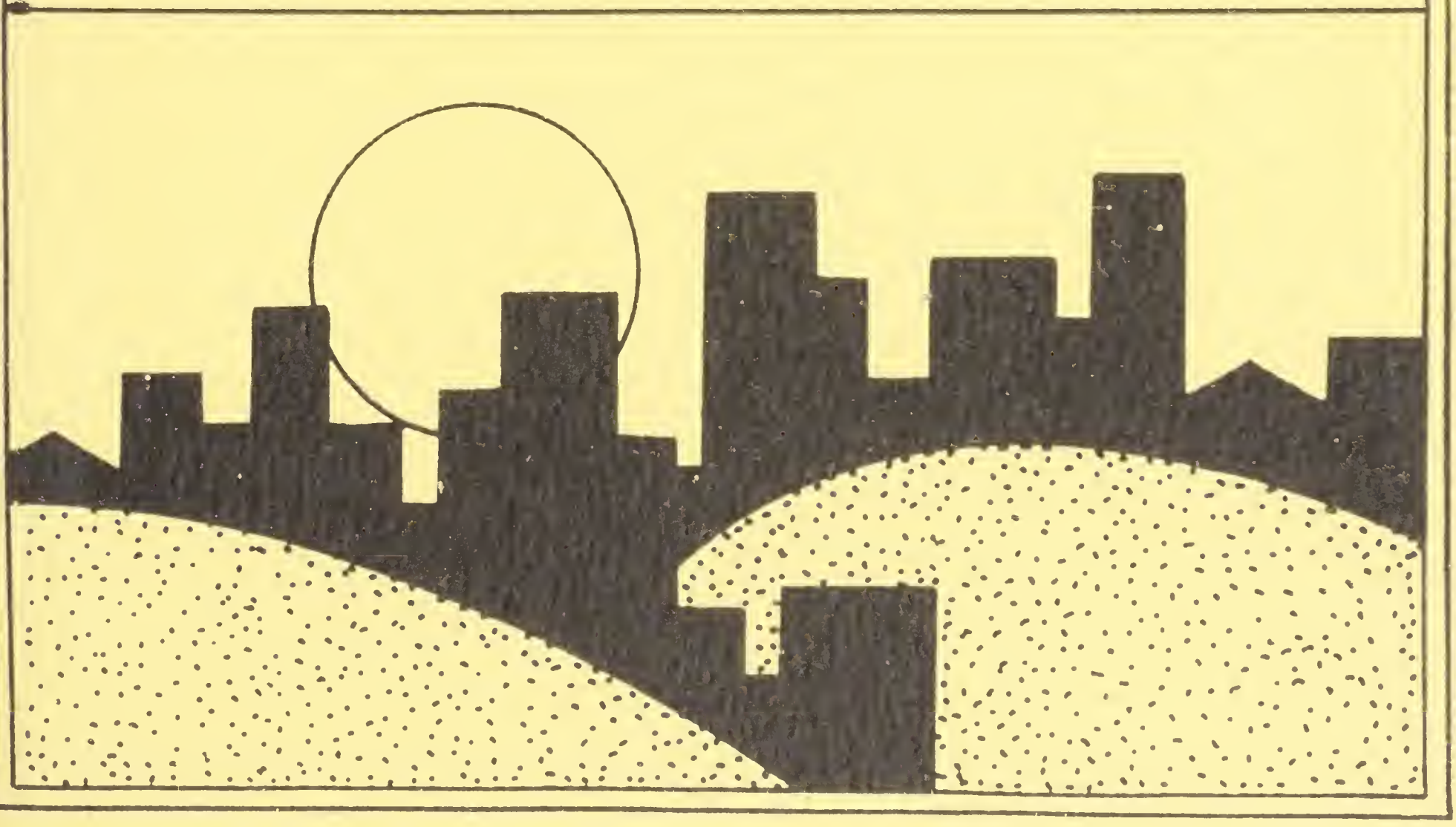

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Research School of Social Sciences
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A "Most Pressing Problem": Housing and the National Capital Development Commission 1958-1962.[1]

Christine Cannon

When the National Capital Development Commission (NCDC) began operations in early 1958 its responsibilities were clear: to develop Canberra as the National Capital by constructing buildings and memorials which befitted this role, and to provide the infrastructure necessary to support the planned transfer of several thousand public servants and their families. Development priorities, however, were determined by necessity rather than a set of official guidelines: "[w]hile building the lake was critical to the success of Canberra, the most pressing problem facing the NCDC in 1959 was housing".[2] A shortage of housing and services, caused directly by a shortage of building materials and labour, had helped to hamper Canberra's growth for many years and was a contributing factor to the Commission's establishment. However, as Alastair Greig has stated:

> by the time the NCDC was established, the worst years of the national housing shortage had passed, more labour could be tapped from the Snowy Mountains Hydroelectric Scheme, and the NCDC was not faced with the competition for scarce resources which had contributed to many of the difficulties of the earlier post-war years.[3]

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1 I would like to thank Max Neutze and Bob Lansdown for their advice and personal insights into the early days of NCDC's operations and development in Canberra, and Brendan Gleeson and Nicholas Brown for their comments on earlier drafts of this paper.

2 Overall, John, *Canberra - Yesterday, Today & Tomorrow*, Federal Capital Press, Canberra, 1995, p.62.

3 Greig, Alastair, *The Accommodation of Growth: Canberra's 'Growing Pains' 1945-1955*, Urban Research Program Working Paper No.53, July 1996, p.40.

Nevertheless, despite this improved access to resources, the legacy of the shortage combined with several other factors to produce some significant challenges to the Commission's ability to provide sufficient housing for Canberra's growing population. At a time when over 3500 families were on the waiting list for government housing, the Commission also had to produce housing for 4500 public servants and their families who, commencing in early 1959, would gradually be transferred into the city as part of the government's policy to consolidate public service administration close to the legislature. Staff associations and various departmental committees representing these public servants, many of whom were moving unwillingly, were pushing for higher standards in NCDC built homes. The situation was further complicated by the need to increase private home ownership and encourage private sector investment and participation in housing construction, all of which were well below the level desired by the government. This paper examines how the Commission met and attempted to resolve these challenges in their first five years of operation.

Canberra's housing in the late 1950s was a complex web of issues: subsidised rents; scarce sources of housing finance, with individual loans limited to a ceiling sadly inadequate in a construction environment characterised by higher building costs than in the state capitals; a greater than anticipated rate of population growth; and a construction industry made cautious by a series of boom and bust scenarios. By examining these threads in this paper it is hoped to reveal how Commission operations, and the changing government attitudes and policies which directed those operations, affected the lives of the residents who were the essential components of developing the national capital.

Some work has been done on the residential and community aspects of housing in Canberra's early years. Peter Freeman's anthology, *The*

Early Canberra House, includes some personal recollections such as Meryl Hunter's essay "The Story of Two Houses".[4] Moving into the post-war period, Alastair Greig's *The Accommodation of Growth: Canberra's 'Growing Pains' 1945-1955* puts a community face on housing provision. Greig's work provides a point of reference for this paper by discussing a series of problems, such as shortages and rental levels, which continued through to the early years of the Commission's operations. However, much of the literature covering early NCDC operations has tended to focus on the administrative and planning aspect of its activities effectively hiding this human element of Canberra's development. Karl Fischer's *Canberra: Myths and Models* focusses on the Commission's activities as a town planning and development agency.[5] In *Canberra 1954-1980*, Eric Sparke locates the Commission as the agency through which government policy was implemented[6], while John Overall's *Canberra - Yesterday, Today & Tomorrow* provides a personal perspective on the Commission's operations. In all three accounts the emphasis is on planning and development functions and the "national capital" role — in varying degrees residents occupy a shadowy stage with understanding of their activities and needs implicit in discussion of the Commission's "domestic" functions.[7]

The paper first outlines the Menzies government's decision to revive Canberra's development and the housing problems and construction

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4 Freeman, Peter, (ed), *The Early Canberra House*, Federal Capital Press, Canberra, 1996.

5 Fischer, Karl *Canberra: Myths and Models*, Institute of Asian Affairs, Hamburg, 1984.

6 Sparke, Eric, *Canberra 1954-1980*, AGPS, Canberra, 1988.

7 It is important that recognition be made of the two elements which co-exist in Canberra — the "national" city of government, bureaucracy and official functions and the "domestic" city in which residents' lives are defined by issues common to other urban areas, such as access to services and suitable housing.

program that existed when the Commission commenced operations. The Public Service transfers, which were an important element in the pace of growth, are then examined from the perspective of both the Defence Department transferees, who were the first group to be relocated, and the local community in order to gain an understanding of the multitude of needs which had to be negotiated and resolved. Finally, the search for solutions to the dilemmas of encouraging private sector investment and owner occupancy are discussed, again with the emphasis on the relationship between government policy, Commission activity and the city's residents.

One element of housing is not examined in this paper. Hostels were a significant factor in housing single people or providing temporary accommodation for public servants whose families did not move to Canberra until houses were available. They were not, however, intended to fulfil any long term role in the city's accommodation structure, and on this basis they do not figure in this discussion. The NCDC did build one new hostel in the early 1960s, but its residential construction activities were concentrated into houses and flats.

The Commission's beginnings

The NCDC was established in response to Canberra's slow progress towards becoming a fully functional national capital. Uncertainty about the city's future, fragmented arrangements for local administration, the shortage of materials and inadequate funding, especially during the Depression and World War II, had combined to restrict development. In 1955 the Senate Select Committee formed to examine this slow rate of development and the associated inadequate provision of housing and services found that the current form of administration, which saw responsibility spread across a number of departments, was unsatisfactory

Instead, it recommended that the city's development "should be given over to a centralised authority with powers similar to those of the Snowy Mountains Hydro-Electric Authority", under the control of a single Commissioner. It was determined that a major obstacle to development had been a failure to attend to housing requirements. For example, in examining an unsuccessful attempt to transfer public servants from Melbourne in 1948 the Committee found that with respect to housing "there was no carefully thought out plan but merely a vague aspiration that somehow it would be possible to house the public servants".[8] To ensure the success of any future transfer program the Committee recommended that the government guarantee sufficient funds to "carry out a large-scale balanced programme over a period of years".[9]

In 1957, two years after the Committee released its final report, the Liberal government of Robert Menzies made two important decisions with respect to Canberra's future — to establish a new development authority and to commence a new program of public service transfers.

In September, the *National Capital Development Act, 1957* was enacted to support the formation of the National Capital Development Commission. To facilitate development the Commission was appropriated budgets of approximately $10 million per annum, a vast improvement on earlier budgetary provisions. When operations began in March 1958 the Commission's task was "fourfold":

1. To complete the establishment of Canberra as the Seat of Government — by providing the facilities necessary for the smooth functioning of the Parliamentary body.

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8 *The Senate Report from the Select Committee Appointed to Inquire into and Report upon the Development of Canberra*, The Parliament of the Commonwealth of Australia, Canberra, September 1955, p.16.

9 *Report*, pp. 25-26.

2. To further the development of Canberra as the Administrative Centre — by seeing to a smooth conclusion the Defence transfers already approved, and by providing the necessary physical facilities to permit the early completion of Commonwealth Public Service personnel transfers from Melbourne.

3. To give Canberra an atmosphere and individuality worthy of the National Capital — by provision of monumental buildings and suitable special features.

4. To further the growth of the National Capital as a place in which to live in comfort and dignity.[10]

Five steps, which emphasised a programme based approach, were to be followed towards achievement of these goals:

1. To survey problems and needs and fix both short term and long term objectives.

2. To produce a revised town plan.

3. To establish the resources available, both government and private enterprise, and the roles for each.

4. To prepare a programme which relates what needs to be done to the instruments, physical resources and funds available.

5. To make the programme work.[11]

Yet despite the explicit focus on the official and administrative aspects of development contained in these guidelines, the Commission realised quickly where its priorities lay. In October 1958 the NCDC's first Commissioner, John Overall, told the Canberra Chamber of Commerce "that Canberra must be made a city to live in as well as a national capital"

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10 National Capital Development Commission, *Annual Report for the period 1st March, 1958 to 30th June, 1958*, Canberra, p.4.

11 NCDC, *Annual Report 1st March, 1958 to 30th June, 1958*, p.4.

with the provision of sufficient housing providing "the Commission's biggest problem ... for many years to come".[12]

Menzies' second decision involved commencing a new program of public service transfers to Canberra with the aim of consolidating central administration close to the government. The movement of departments began in 1926 when Parliament moved from Melbourne but subsequently faltered dramatically, especially during the depression of the 1930s and World War II. Canberra in the late 1950s was a city of approximately 40 000 residents and the fulfilment of this consolidation policy was seen as an essential component in stimulating growth. While the whole program would eventually involve the transfer of approximately 4500 staff still located in Sydney or Melbourne,[13] the initial series of transfers, which were announced in 1957, involved the Defence Group.[14] This transfer program, entailing the movement of over 1100 personnel, half of whom were civilians, was to be staggered and when the first group of 360 Defence staff arrived in January 1959, 240 were accompanied by families and 120 were single.[15]

In the context of the whole transfer program, the importance of the first Defence moves and the associated conditions cannot be understated.

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12 *Canberra Times*, 8/10/58, p.2.

13 Australian Archives A451/1 58/6053, folio 110, Co-ordinating and Steering Committee, sixth meeting, 9 February, 1959. Departments still located outside Canberra ranged from large departments such as Defence and Post Master General's to smaller entities such as the Tariff Board.

14 The Defence Group consisted of six discrete departments — the three military arms: Navy, Army, Air, Defence Central, the Department of Supply and the Department of Defence Production, although the initial transfers excluded Supply and Defence Production on the grounds that it was better for them to stay close to the defence oriented industries such as armament production. See Eric Sparke's *Canberra 1954-1980*, p.86.

15 *Canberra Times*, 8/1/59, p.3.

In September 1958 Sir William Dunk, Chairman of the Public Service Board (PSB), told a meeting with staff association representatives:

> that the January, 1959 move was very much a pilot run and it was of the highest importance that it should proceed smoothly. It was important, too, that special arrangements made for officers on transfer should be well based because the pattern we fix now will apply to continuing moves, not only for the Defence group, but for other departments which will follow them.[16]

Earlier that year, Dunk had advised the Prime Minister that while the NCDC provided "the beginnings of effective cohesion in the future planning and construction of the national capital", further planning was needed to achieve the full centralisation of departmental administration in Canberra. Dunk was concerned that various departments were "dealing ad hoc with problems as they arise, without any central co-ordinating and steering body to provide the overall look". He recommended the formation of a committee comprised initially of the PSB Chairman, the NCDC Commissioner, the Secretary of the Defence Department and the Secretary of the Department of the Interior.[17] Dunk's advice was followed quickly. In May, 1958 Cabinet approved the establishment of the Co-ordinating and Steering Committee along the suggested lines, to "supervise" the whole transfer program and vested in it the authority to "form appropriate working parties and to co-opt representatives of other departments or authorities".[18] Outside the Committee's area of responsibility however, was the problem of Canberra's housing shortage — finding a solution to this was the NCDC's job.

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16 AA A451/1 58/6053, folios 3&4, Meeting of PSB Chairman with representatives of public service associations on movement of defence staff to Canberra.

17 AA A451/1 58/3142, folios 32-35, letter from PSB Chairman, Dunk, to Prime Minister dated 24 April 1958.

18 AA A451/1 58/3142, folio 36, Cabinet Minute Decision No. 1360, Submission No 1163 - Planning for the Transfer of Melbourne Departments to Canberra dated 7th May, 1958.

Housing problems

The housing shortage which developed in Canberra was not exclusive to the capital, rather it reflected a national problem caused by a variety of issues: the backlog which developed during the depression and the war, rapid post-war population growth and a shortage of building materials. However, in Canberra the situation was exacerbated by a number of unique factors: dependent on government support the city had to compete for finance, labour and building resources with other major federally funded projects, such as the Snowy Mountains Scheme; private building contractors were reluctant to come to the city when bigger contracts and profits were more readily available in other centres; building costs were higher than in other capital cities and it was difficult for private builders to sell or rent houses in competition with subsidised Government rents.[19]

In 1961 government rentals accounted for 57 per cent of all forms of housing tenure in the ACT, well ahead of the Northern Territory (42 per cent) where government involvement in housing construction and rental was also necessary to entice residents to the area (Figure 1).

According to the Federal member for Canberra, Labor's Jim Fraser, Canberra's age and urban structure also contributed to housing problems: "[b]ecause this is a new city, a planned city, there is none of the temporary accommodation such as is available in other major cities of the Commonwealth". Fraser was critical that the plight of residents was hidden from visitors who saw only "the beautiful avenues, the gracious homes, the wide open spaces and the few monumental buildings".[20]

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19 For a comprehensive analysis of the city's post-war housing problems see Greig, *Accommodation of Growth*.

20 *House of Representatives Debates*, Vol 26, 22 March, 1960, p.417-418.

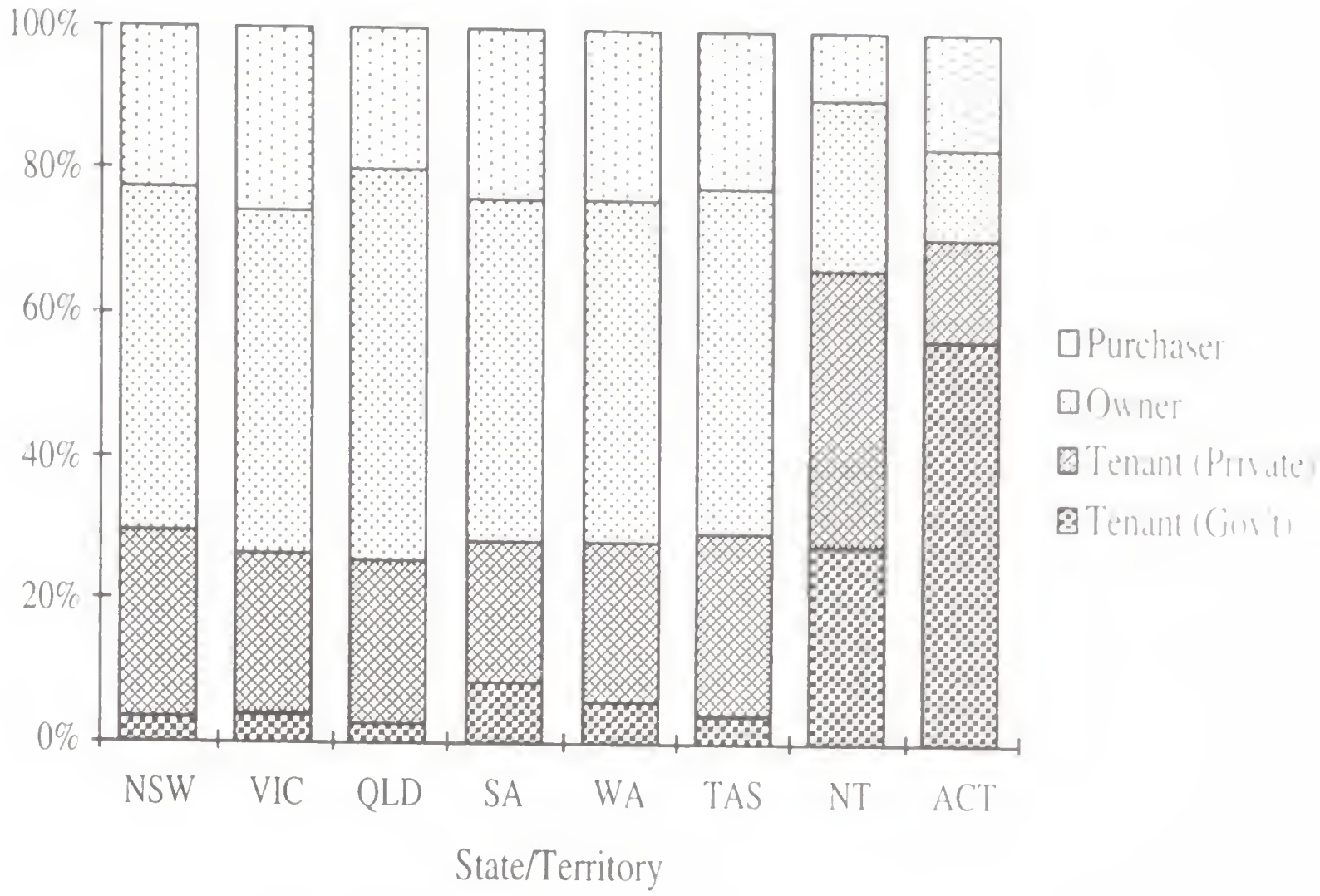

Figure 1: Tenure of Occupied Private Dwellings, Australia, 1961.

Source: Census of the Commonwealth of Australia, 30th June, 1961, Vol VIII, Part II, Section IV, p.77.

Table 1: Waiting list for government houses at 1st February 1959.

	Married	Single-engaged to be married	Total
Government Employees	875	617	1492
Others	1684	509	2193
Total	2559	1126	3685

Source: AA A451 58/6053, Minutes of the sixth meeting of the Co-ordinating and Steering Committee,
9 February, 1959, p.3.

The most significant consequence of the dependence on government housing was a substantial waiting list which stood at 3685 in February 1959.[21] By July that year the average waiting time for a home was two years and four months.[22] While the list featured prominently in Parliamentary debates over Canberra's development, the inclusion of the 'single-engaged to be married' category meant it did not present a truly accurate picture of exactly how many people were awaiting immediate government housing at any one time. Table 1 shows the structure of the list in early February 1959, shortly after the first group of Defence transferees arrived.

Table 2: Allocation of government built houses 1957 and 1958.

	1957	1958	Total
Government Employees	311	492	803
Teachers	11	20	31
Universities	20	24	44
TAA & Commonwealth Bank	4	7	11
Churches	5	4	9
Legations etc.	12	18	30
Private employment	250	311	561
Total	613	876	1489

Source: AA A451 58/6053, Minutes of the sixth meeting of the Co-ordinating and Steering Committee,
9 February, 1959, p.4.

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21 AA A451/1, 58/6053, folio 110, Co-ordinating and Steering Committee, sixth meeting, 9 February, 1959.

22 Sparke, *Canberra 1954-1980*, p.91.

The "Others" category covered a wide range of occupations, each in their own way as important to the city's development as the "Government Employees". Yet, despite their prominence on the waiting list, Table 2 indicates how the allocation of housing over the previous two years, 1957 and 1958, showed a definite bias against private sector workers.

A glimpse of some official attitudes towards providing accommodation for non-Government workers can be gained from a letter sent to Dunk by H. A. Bland, Secretary of the Department of Labour and National Service, regarding the waiting list for hostel accommodation. Bland was concerned to find that a survey of the list revealed "something in excess of 70 strangers being employees of banks, stores, insurance companies, newspapers, builders, and so on ... [t]his is obviously quite unsatisfactory and I am making some recommendations to the Minister with a view to getting these people out of the hostels. We certainly will not let any more in".[23] The emphasis on the housing plight of public servants at the expense of others did not go unnoticed in the broader community. A letter to the *Canberra Times* in late 1958 noted:

> It is well known that persons privately employed are less favourably considered, to put it mildly, than Service personnel. These people, the "hewers of wood and drawers of water," are vitally necessary to the functioning and existence of this city and without them the Government would have to expand the Works Department and set up a Commissary Department to feed the people, etc.[24]

One of the keys to understanding the government's attitude towards the waiting list is embedded in the unique allocation system for public housing in Canberra at the time. As the Minister for the Interior, Allan Fairhall, pointed out: "nowhere but in Canberra can people expect to get a home in due course merely by putting their name on a waiting list".

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[23] AA A451/1, 58/6053, folio 144, letter from Bland to Dunk dated 17 March 1959

[24] *Canberra Times*, 29/9/58, p.2.

Herein lay the difference between Canberra's government housing stock and that of other cities. Absent were the means tests used by public housing authorities in other states — in Canberra dislocation and a lack of viable alternatives were more important forces. In official circles any welfare considerations of public housing were subsumed by a necessity to develop Canberra "as a complete entity" by providing housing for workers who contributed to or supported the functions of government and administration.[25]

However, the social welfare element of the waiting list did become an issue at various times in local forums. In May 1962 at a meeting of the ACT Advisory Council, a body set up to advise on local matters but with no legislative powers of its own, a motion to appoint a tribunal to investigate hardship cases was defeated. According to a report in the *Canberra Times* the proposal by Professor H.W. Arndt, "to allocate 25 per cent of houses to hardship cases after investigation by a special tribunal", received little support. A representative from the Department of the Interior advised hardship was a situation which had been considered many times and while extreme cases could be considered "the Committee dealing with them rarely made an affirmative recommendation". Jim Pead, representing local Progress Associations, stated such a tribunal would allow people "to stride into Canberra, set up a tent on the Molonglo and after a few weeks claim hardship". The basic objection was that adopting such a policy would do nothing to decrease the size of the waiting list while creating a potential source of ill-feeling among people who were still waiting more than three years for a home.[26]

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25 *Debates*, Vol 20, 28 August, 1958, p.867.

26 *Canberra Times*, 1/5/62, p.7.

Some bureaucrats did show sensitivity to the welfare considerations of housing and the needs of the local community. In December 1959 PSB Chairman Dunk floated the idea of

> separating the Government housing programme for the movement of Departments into Canberra, from the local community interest, and put the latter in the hands of a housing commission under the Department of the Interior. If this were done, separate "waiting lists" would be maintained, separate funds provided, and separate demands would be made for construction on the housing commission.

This would be a step towards replacing "direct" government involvement in housing with "a housing commission type authority" to look after "the community interest in housing". While recognising that the city was not yet ready for such an initiative, Dunk saw the Defence move as an opportunity to commence such a division of interests.[27] The success of such a division would depend upon apportioning and maintaining a level of funding which would meet the needs of both housing programs. The decision not to implement the suggestion at this time can, perhaps, be attributed directly to the government's desire to encourage private investment and, as the Commission's first Secretary, Bob Lansdown, recalls, a wish to avoid introducing complexity into what was a simple, co-ordinated process.

NCDC housing program

Private investment, however, would not be forthcoming until the NCDC began developing the city beyond the residential areas which existed in 1958, thereby providing proof of the government's intentions to conclude, finally, the Public Service transfers. The suburban frontiers developed by the Commission were at edges of what were then two disjointed and disconnected urban areas, north and south of the Molonglo

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27 AA A451/1, 58/4918, folios 65-7, letter from Dunk to Foxcroft, A/Sec Prime Minister's Department dated 29 December, 1959, p.1.

River. Work concentrated on new subdivisions in Ainslie, Dickson, Lyneham and Campbell in the north and Narrabundah, Yarralumla, Deakin and Red Hill in the south. In developing the northern suburbs of Downer (1960), Watson (1961) and the Yarralumla Creek Valley (1962), later to be Canberra's first "new town" Woden, the Commission began to pursue innovative ideas in town planning and develop a "streamlined" approach to urban development with land being fully serviced before building began.[28]

Funding for the Commission's program of work was guaranteed by the government in response to a series of five year plans which covered all elements of planning, development and construction: government housing, education and community facilities, government and official buildings, water supply, engineering projects and other infrastructure work. Expenditure on housing as a proportion of total capital works expenditure during the Commission's first five years of operation is detailed in Table 3.

Table 3: Housing expenditure 1958-62

	Total expenditure	Housing expenditure
	£'000	£'000
1958/59	9,982	5,836 (58%)
1959/60	11,046	4,617 (42%)
1960/61	10,987	3,427 (31%)
1961/62	11,011	3,248 (29%)
1962/63	12,183	3,441 (28%)

Source: NCDC Annual Reports, 1958/59-1962/63.

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[28] See Karl Fischer's *Canberra: Myths and Models*, for a detailed discussion of these concepts and their application in NCDC urban developments.

Strict design guidelines took account of the combination of high building costs — an average sized home was almost 40 per cent dearer to build in Canberra than in NSW[29] — and the sheer number of homes required. John Overall recalls the homes were:

> relatively modest, because as with all government houses they were subject to strict expenditure standards. They were constructed to a limited range of standard designs usually with three bedrooms, a living area and kitchen/dining area ... and were designed for ease of extension with units or walls of windows that could readily be removed to allow new work that would enlarge living space.[30]

This description fits well with government plans that the homes, with their "ease of extension", would offer a viable alternative for tenants who aspired to ownership. By 1962 the Commission was building from a range of twenty-three home designs which had been developed through a series of reviews. Advice was sought from the Department of Works and community organisations such as the National Council of Women (NCW) who provided "objective views on questions of home design".[31]

As can be seen from Table 4, construction rates increased significantly under the NCDC, with the effects of increased private sector construction becoming evident from 1960/61.

The increased construction of flats in the period 1958/60 was one effort made towards solving the shortages and accommodating Defence personnel. While blocks of flats were built in Ainslie, Braddon and Barton, the Commission's desire to experiment with new forms of

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29 AA A451/1, 58/3943, Draft Report by Co-ordinating and Steering Committee on Co-operative Building Societies in the A.C.T., undated. In the March 1958 quarter the average cost of new homes commenced in NSW was £3122 against £5020 in Canberra. The Committee attributed this difference to higher standards in Canberra housing.

30 Overall, *Canberra*, p.64-5.

31 National Capital Development Commission, *Fifth Annual Report*, for the period 1st July, 1961 to 30th June, 1962, p.23.

housing was also evident. In 1961 a "new type of housing project" of 144 units was completed in Red Hill. The units were set among landscaped gardens in "groups of two-bedroom flats in three-storey buildings, three-bedroom flats in buildings of two-storeys and single bachelor accommodation in grouped buildings of single storey".[32]

Table 4: Completed Housing Units 1955/56 - 1962/63

	55/56	56/57	57/58	58/59	59/60	60/61	61/62	62/63
Government units:								
houses	446	418	520	936	681	724	862	671
flats	8	236	36	354	467	129	172	137
Private units[1]	106	151	162	238	359	510	675	950
Total	560	805	718	1528	1507	1363	1709	1758

Source: Department of the Interior, Annual Report on the Administration and Development of Canberra and the ACT, 1955/56-1962/63.

[1] Figures for 60/61, 61/62 and 62/63 are estimations taken from the NCDC Annual Reports for those years.

It is possible that the initiative for this type of group housing projects flowed from indications that tenure in block type projects did not suit the needs of all residents. A survey conducted by the NCW in 1959 found that 75% of flat dwellers would move into a house if given the opportunity; the remaining 25% preferred flat tenancy because "it suited their way of life". While 89% of respondents indicated they were living in a flat because no alternative was offered, comments attributed to a member of Interior's Housing Branch indicated that little sympathy would be forthcoming to dissatisfied residents: "flats are not a staging

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[32] National Capital Development Commission, *Third Annual Report*, for the year 1st July, 1959 to 30th June, 1960, p.11-12.

camp ... and we are not responsible for the circumstances which made tenants accept flats at the time of offer". The criteria for relocation were strict — only families with "two children of an age to be aware of sexual differences, or those expecting their third child" stood any chance of eventual allocation of a government house.[33]

Reluctant transfers and community reaction

The government's decision to commence a new program of public service transfers and, following precedents set during earlier compulsory transfers in the late 1920s, provide housing on arrival while current residents awaited placement raises some significant questions. Interior Minister Fairhall justified the decision in light of the vast sums of money voted to provide the homes and infrastructure needed to support the move.[34] Clearly, the government felt that this level of expenditure could not be justified solely to provide housing for people who were already resident in Canberra. It is possible that increasing the population was seen as a way to eventually solve the problem of housing shortages and make a withdrawal from the construction process feasible. What better way to encourage private sector investment and participation in housing construction and the rental market than to increase the number of potential buyers and tenants?

Irrespective of the reasons behind it, the decision quickly became a target for political debate. Jim Fraser maintained constant pressure through numerous attacks aimed squarely at the government's failure to address housing shortfalls by ignoring advice, given since the early

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[33] Noel Butlin Archives, Z2605, Box 181, Flat Survey Report For The Members Of The National Council Of Women, p.1. The survey was commissioned by the NCDC.

[34] *Debates*, Vol 20, 28 August, 1958, p.867.

1950s, to maintain a high rate of construction.[35] In August 1958, after Fairhall had stated that "[a]bsolute priority would be given to Defence Personnel in the allocation of newly-completed homes", Fraser responded by admitting the government had a responsibility to the transferees but countered that:

> Surely, however, its responsibility to those it brought here in hundreds was no greater than its obligation to those it brought here individually. While those coming en masse would be housed on arrival, other public servants who had come to Canberra over the past two years on transfer or promotion would now have to wait many months longer for the homes they had expected would be now available.[36]

This policy of "absolute priority" meant new houses were stockpiled for approximately three months prior to the arrival of the each group of transferees — a situation which created an atmosphere of animosity among some sections of the local community, especially those who had already "done time" on the waiting list.

Jim Fraser clearly understood the potential for the government's housing policy to affect adversely local community attitudes towards the transferees. He "hoped the decision would not be reflected in any bitterness towards those who were to be transferred here and housed on arrival", recognising that:

> [t]hey would be forced ... to sever associations, dispose of properties, probably separate from sons and daughters employed in Melbourne, and maybe, on arrival in Canberra accept houses in many cases inferior to those they had been forced to leave.[37]

Mrs. Anne Delgarno, the Liberal Party aspirant to Fraser's seat, shared these sentiments. While deriding the Opposition for creating "miserable uncertainty" among people waiting for housing through the "frozen homes rumour" she warned "[i]t would be hard indeed if we

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35 *Canberra Times*, 12/9/58, p.3.

36 *Canberra Times*, 27/8/58, p.1.

37 *Canberra Times*, 27/8/58, p.2.

were to add to their [the transferees] burdens by greeting them with feelings of bitterness and hostility".[38]

Despite this bipartisan appeal, some discontent among the local population was evident from the "Letters to the Editor" section of the *Canberra Times*. An interesting and lively exchange of opinions shortly after the first group of Defence transferees arrived, in January 1959, provides some idea how various sections of the community interpreted the government's priorities.

The first letter, published on 31 January, was from "Caravan Dweller" who stated emotively that "[c]hildren of the Canberra pioneers have been denied housing or forced into taking high-rental flats" by "a minority pressure group which has brought pressure on the Government to give them priority treatment over their fellow Australians". The criticism continued with the assertion that the Menzies Government's decision to provide housing for the transferees upon arrival was "un-Australian" and "set a pattern for class distinction".[39] These views were shared, and embellished, a week later by "Eccles" who, claiming to represent the opinion of the majority of Canberra residents, accused the transferees of "mass blackmail". Resentment against the whole pre-transfer planning process was evident "[w]hat sets the Defence personnel in a class apart, deserving of conducted tours, approval committees, cocktail parties and indeed, complete precedence over other public servants?"[40] Both letters, speaking in terms of privilege and class distinction, lay the blame

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38 *Canberra Times*, 4/10/58, p.3.

39 *Canberra Times*, 31/1/59, p.2.

40 *Canberra Times*, 6/2/59, p.2. The reference to conducted tours was most likely directed at a group of twelve Defence wives who were brought to Canberra in October, 1958 by the PSB. The aim of this visit was to show the wives homes and facilities in the city and for their part the group had to report back to other wives at a specially arranged meeting. It was part of PSB efforts to reassure women about what awaited their families in their new home.

squarely on the shoulders of the transferees with only limited recognition of the government's role in the transfer program.

An opposing view of community opinion was expressed by "Get-off-their-backs" who welcomed the newcomers and answered criticisms by stating that "[t]he unfortunate fact that those transferred in the past did not receive similar considerations is no reason for denying proper treatment to new transferees".[41] Only one newcomer, "Fifty-niner", felt obliged to defend his or her colleagues and their families by advising "Caravan Dweller" and "Eccles" "that no one agrees more heartily with their expressed opinions than the newcomers themselves". Few had welcomed exchanging "an established home amongst families and friends" for "a concrete or brick box ... in unmade streets lacking gutters, footpaths, nature strips and gardens, in a strange town".[42]

From these four letters it is possible to draw an understanding of the real problems associated with bringing people into Canberra. Compared with the treatment given the Defence people, earlier transferees saw responses to the hardships of their own move to the city as lacking understanding. Those who came voluntarily seeking private sector employment or for a new job or promotion within the Public Service were seen to be gaining by the move irrespective of any problems they encountered in finding suitable housing. Compulsory transfers on the other hand were spoken of in terms of loss — those involved had not initiated the move and as the pawns in government policy many felt denied a choice in determining the direction of their future. This sense of loss is evident in the words of a Defence Department transferee who arrived in 1960:

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41 *Canberra Times*, 7/2/59, p.2.

42 *Canberra Times*, 8/2/59, p.2.

> I was just married and had built a lovely home in Mount Waverley, in Melbourne, a beautiful area. And we had a lovely home right on top of the hill. We could stand on the back porch and see the ships going down the bay. Beautiful block. Beautiful home.[43]

Gone were the dreams and aspirations which had driven the couple to plan and create a home where they envisaged raising a family and sharing a life together — the government's decision to move Defence from Melbourne meant making a choice between this lifestyle and a career in the Public Service.[44] It was true that the Department had always been destined to move to Canberra, but this transfer had been talked about since 1927 so in the minds of many staff it was a move which would never eventuate.[45]

In such an environment of compulsory transfers and reluctant transferees it is perhaps not surprising that various departmental committees and Public Service staff associations became involved in the process. Most prominent of these staff associations were the Administrative and Clerical Officers' Association (ACOA), which was also the most vocal, and the High Council of Commonwealth Public Service Organisations (the High Council). In working with the PSB and the Steering Committee to reach a set of mutually acceptable transfer conditions, the association leadership considered over twenty issues were open for negotiation[46]. The extent of the claims led PSB Chairman Dunk to issue a clear warning to the High Council President:

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43 Personal comments by Des Eddowes in *Oh Dear! This does bring back memories! Stories from the Dickson Seniors' Network February to April 1994*, compiled by Sally Clarke, Canberra, 1995, p.40.

44 Staff were given the choice of moving to Canberra or remaining in Melbourne on the Public Service unattached list and the strong possibility of loss of rank and pay.

45 See Chapter 4 of Sparke, *Canberra 1954-1980*, for a detailed discussion of the campaign waged by defence staff against the proposed move.

46 In relation to housing, issues of concern included government assistance for officers unable to sell their Melbourne homes, the availability of a second War Service

> It is necessary that there should be clear agreement between us on one point and this is that we are working against a background of compulsory transfers and that the conditions which the Board or the Government may fix to cover these transfers are not to be construed or used as a lead in extending conditions which govern the transfer of officers under more normal circumstances. If the Board could have your agreement on this point, it will greatly help us in providing the most favourable possible terms for the Defence Group under transfer. Without it, it will be more difficult for us to depart from our normal procedures.[47]

It is interesting that this warning was issued after the publication of a special edition of the ACOA's Victorian Branch newsletter, *Victorian Viewpoint*, titled 'Report by delegation to Canberra', which, among other things, was critical of the standard of housing being set aside for the Defence transferees.[48]

In June 1958 three members of the ACOA's Victorian Branch were sent on a fact-finding mission to Canberra. Reflecting concerns over housing, the delegation, comprising of one officer from each of the Defence, Navy and Army Departments, arrived in the city with the principal aim "to investigate and report on the standard of housing being provided". Although they "discussed many problems with local residents", the visitors did not presume to present an in-depth analysis of conditions in Canberra on the strength of a weekend visit: "[w]hile the Report contains much factual matter ... it is stressed that it does not claim to present a complete picture of conditions in that city".[49]

The visit was organised in co-operation with the Association's ACT Branch although transport and accommodation costs were the

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Homes Advance, and compensation for household equipment that could not be used in Canberra.

47 AA A451/1 68/7403, folio 52, letter from Dunk to Smith dated 1 August, 1958.

48 *Victorian Viewpoint*, special issue 'Report by delegation to Canberra' undated but probably June/July, 1958

49 'Report by delegation', p.1.

responsibility of the Victorian Branch.[50] The itinerary included inspections of housing projects in three suburbs, shopping centres, schools, sporting facilities, and the Administration Building which Defence was to occupy until completion of the Russell complex. The housing inspections, concentrating exclusively on government housing, included the "luxury" flats on Northbourne Avenue and "various types of single and duplex housing units at different stages of construction up to a recently occupied home".[51]

The report's major finding was that transferred officers, particularly those with larger families or those on lower salaries, would suffer a reduction in both housing standards and their general standard of living. To minimise these reductions the delegation recommended that no further housing be built "without observance of the following standards": installation of a storage or displacement hot water service instead of separate small heaters in kitchen and bathroom; fitting of stoves with one high speed burner for the use of families with babies; installation of ventilation system and a fifty percent increase in cupboard space in the kitchen; provision of either a separate dining room or a kitchen large enough to hold a standard size table; floor boards to be laid over concrete floors; rear access other than through the laundry; increased allotment size to at least 7,500 square feet; provision of a garage and higher fencing; and the installation of only top quality clothes hoists.[52] A formidable list containing some valid points, the concern about lack of a central hot water system was shared by the Small Homes Service of the

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[50] Noel Butlin Archives, Z2605, Box 181, Minutes from the meeting of the [ACT] ACOA Branch committee held in the Department of Primary Industry at 5.15pm on Tuesday, 20th May, 1958, p.1.

[51] 'Report by delegation', p.1-2.

[52] 'Report by delegation', p.1.

Melbourne *Age*[53], but others, such as fence height could, at best, be considered trivial.

When the PSB sought the NCDC's help in replying to these recommendations Commission Secretary, Bob Lansdown, defended the quality of the homes and answered many of the recommendations on economic grounds. For example, hot water heaters were not being installed because of the additional running costs which would have to be borne by tenants. Other recommendations, such as the increased kitchen cupboard space, were dealt with on the grounds that the standards in the new homes were "at least as liberal as any other mass housing scheme".[54] The NCDC's position was stated succinctly in a letter from William Dunk, to the ACOA's General Secretary:

> It is not possible, in handling bulk housing, to meet all the individual needs of those people who must occupy the houses . . . I think, at the same time, it can be fairly claimed that the National Capital Development Commission is aware of the need for sensible provision for the tenants. . . and that they are doing what they can in the circumstances to meet this need.[55]

Criticism of the quality of Commission housing was not restricted to groups involved in the transfer. Jim Fraser was critical on a number of points. The repetitive nature of homes, while no doubt appealing "to some schools of modern architecture" would not encourage investment by the "ordinary man". The fact that homes with four or more bedrooms were being constructed exclusively for transferred families combined with the modest size of the three bedroom homes to provide

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53 *Age*, 6/10/58, p.8.

54 AA A451/1, 58/6053, folios 51-3, letter from Lansdown, NCDC to Secretary, PSB dated 30 September, 1958.

55 AA A451/1, 58/6053, folio 61, letter from Dunk, PSB to Smith, ACOA dated 7 October, 1958.

few options for large families.[56] Finally, the Commission's statement that in 1960 the average unit cost per dwelling was less than the previous year, although neither wages nor material costs had decreased, led Fraser to claim that homes were being "constructed to an inferior design, with inferior materials and with inferior workmanship".[57] In responding to these claims, Gordon Freeth, who had replaced Allan Fairhall in the Interior portfolio in December 1958, emphasised Fraser's freedom to criticise from his position as an opposition member, unencumbered by the "problem of finding the money".[58]

Encouraging private housing

Underlying both the NCDC's and the Minister's responses to these criticisms was a commitment by the government to encourage the private housing market in Canberra. While Government homes had to satisfy a set of high standards within rigid financial parameters, the basic truth was that they were being built as rental properties by a landlord, the Commonwealth, anxious to reduce its stake in the city's housing stock. This placed the Commission in a somewhat unusual position — homes had to be comfortable enough to offer an attractive investment to homebuyers while not being so attractive they deterred the development of a private housing market.

Private involvement was not completely absent from housing construction. Contracts for government housing were let to private builders through the Department of Works[59], but little progress had been

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56 *Hansard*, Vol 23, 14 May, 1959, p.2198.

57 *Hansard*, Vol 28, 28 September, 1960, pp.1446-1448.

58 *Hansard*, Vol 28, 29 September, 1960, p.1501.

59 Prior to 1958 contracts were let by Works under contract from the Department of Interior. Upon completion, Interior assumed responsibility for the administrative aspects such as rental and leasehold management while Works were responsible for

made in persuading these builders to take the initiative in housing construction. The tenuous nature of previous government housing programs, which had seen some construction projects abandoned before completion, had created an atmosphere of uncertainty in the local building industry. For example, in late 1948 Works signed a £3.7 million contract with Victorian builders A.V. Jennings for the construction of 1850 "houses and other buildings" over 5 years — when the NCDC began operations ten years later the contract was still 220 homes short of completion and Jennings was seriously considering closing its Canberra division.[60] Responses to the initial announcement of the Defence transfers in 1957 illustrate the depth of distrust which existed between government agencies and the various industry bodies. The Canberra Trades and Labor Council's scepticism was clear:

> the unions would require much more definite proof of the government's intentions than a statement from the Prime Minister, before they would be prepared to recruit workers as they did in 1948-49, and again in 1954. They later saw these tradesmen thrown out of work and forced to pack up and leave the capital.[61]

The Master Builders' Association echoed similar sentiments. Clearly, if the government wish to gain and retain private sector confidence, they had to carry through with what was seen as a relatively ambitious plan.

Throughout the century home ownership has been "one of the most powerful and pervasive social and political ideologies in Australia".[62] In the late 1940s and early 50s homeownership for young families was

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maintenance and repairs. After 1958 the NCDC took over Interior's responsibilities as the initiator of contracts while the rest of the administrative structure remained unaltered.

60 Garden, D., *Builders to the Nation*, Melbourne University Press, Melbourne, 1992, p.83&169.

61 *Canberra Times*, 6/4/57, p.3.

62 Kemeny, J., 'The ideology of home ownership', in McLoughlin, B.J. & Huxley, M. (eds), *Urban Planning in Australia: Critical Readings*, Melbourne, 1986, p.251.

promoted as a way of encouraging thrift and social responsibility.[63] In Canberra these social and political ideals were reinforced by the need to encourage private investment in the city's development. The campaign to promote home ownership was twofold: encourage families to buy the government built home they already occupied or persuade them of the benefits which would flow from either engaging a builder to construct a home of their choice or buying a house and land package.

Tenants' rights to purchase the home they were occupying had been suspended during World War II and reinstated in June 1950. Prices were based on replacement cost less depreciation of approximately £100 for each year of the house's age. Not surprisingly, this formula meant that, depending on their condition, older homes were more attractive propositions than a new home where the replacement cost formula effectively meant full construction costs were borne by the purchaser. At 31 March 1958, 1295 homes had been sold to tenants with a further 4300 "available and suitable" for sale.[64]

Despite the government's desire to dispose of its own housing stock, encouraging private construction was a higher priority. During 1958/59 privately built homes comprised only 22 per cent of total house completions in Canberra.[65] Overall predicted that the Commission's other task, the development of Canberra's official persona, "would be slowed down if the bulk of the [development] programme was committed in advance to building houses".[66] The Commission's aim was to encourage residents and builders to take the investment initiative. At one

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63 Kemeny, 'The ideology', pp.256-7.

64 AA A451/1, 58/3943, Encouragement of own home building in the Australian Capital Territory, Cabinet Agenda No.1107, Copy No.25, dated 14/4/58, p.3

65 National Capital Development Commission, 'The role of private enterprise in the development of Canberra', January, 1968, p.2.

stage it was suggested that "[i]f the Government ceased to build houses for non-Government employees it would provide an incentive for large-scale builders to enter the field".[67] It was hoped to create a confident building environment where larger national builders such as A.V. Jennings, who were already involved in government contract construction, would be encouraged to develop their own estates. In its first Annual Report, the Commission identified several initiatives designed to encourage private enterprise development and ownership: increased availability of serviced blocks, easier access to housing finance for purchasers, reduced building costs, offering bulk land either serviced or unserviced and the adjustment of government rentals to a level which would make private rental an attractive alternative. A partnership arrangement was envisaged: "[f]lexibility and imagination in growth will be best served by a two pronged attack, with Government and private enterprise acting in harmony".[68]

Again, the Defence transferees, many of whom owned homes in Melbourne, were seen as an important element in the campaign to encourage ownership. The government's commitment in this direction is evident in a series of special conditions laid down for the transfer. Initially, Cabinet agreed that a homeowner who was prepared to sell in Melbourne and build in Canberra would "be given an advance under the usual conditions", that is a maximum loan of £2750. If further finance was required a loan of up to 90 per cent of equity in the Melbourne home could be obtained, but this was to be repaid in full within 12 months of

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66 *Canberra Times*, 12/9/58, p.5.

67 AA A451/1, 58/6053, folio 109, Co-ordinating and Steering Committee, sixth meeting, 9 February, 1959.

68 NCDC, *Annual Report 1st March to 30th June 1958*, p.10-11.

the move to Canberra.[69] Potential financial problems arising from failure to sell a Melbourne property were alleviated by a later decision to allow the purchase by the government, at current valuation, of the Melbourne home of any officer who "can demonstrate that he has been unable to sell his house at a reasonable price".[70] The government was clearly determined to build on the experiences and attitudes of transferred families who were already familiar with the culture of home ownership.

A desire to build on this culture is also evident in appeals emphasising the personal nature of private housing against the more impersonal nature of government housing, a strategy which, ironically, reflected the ACOA criticisms and Dunk's comments about the impossibility of satisfying individual needs in bulk housing. John Overall told a meeting of the National Council of Women in September, 1958 that he believed Canberra should not "be just a city of government houses, as they must lack some of the personality of private design, not [sic] matter how attractive they were".[71] This personal quality was again emphasised two years later by Interior Minister Freeth at the opening of an exhibition village:

> a home was something personal and private to the occupants. For this reason, Government-owned homes could never give the satisfaction that a privately built home could ... [n]o matter how well planned the Government home, it would always include some features the tenant did not like and miss out on others he wanted.[72]

This appeal to personal choice returned some degree of control to residents, especially compulsory transferees, by encouraging the

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69 AA A451/1, 58/3943, Cabinet Decision 1388, 21st May, 1958.

70 AA A451/1, 58/6053, folio 170, Co-ordinating and Steering Committee, fifth meeting, 7th October, 1958, p.1.

71 *Canberra Times*, 12/9/58, p.5.

72 *Canberra Times*, 30/4/60, p.1.

expression of individuality through ownership of a personalised home rather than tenancy of a standard government home. However, freedom of choice did not come cheaply and the financial aspects, rather than the personal aspects, of private home ownership were often of paramount importance. For many Canberra residents, even those who had some capital from the sale of homes in other cities, limited access to sufficient finance often meant limited opportunity to indulge in the satisfaction of a privately built home.

Before discussing the various financial aspects of home ownership it is important to place them into context by examining levels of income in the Territory. Unfortunately, in many of the official publications which included weekly wage indicators, such as the ABS Labour Report, the ACT was included in NSW figures. Some minimum wage figures are available for example, the weekly rate of the Commonwealth Basic Wage for the ACT set at 11 June 1959 was £13.18.0 for males and £10.8.0 for females, by mid 1961 this had risen to £14 and £10.17.6 respectively.[73] The majority of Public Service jobs were in the Third and Fourth Division. Many clerical positions were in the Third Division with annual salaries ranging from £385-£968 for the lowest grade clerk to £2,163-£2,358 for an Administrative Officer. Salaries for professional officers such as engineers ranged from £968-£1518pa for a Grade 1 Engineer to £2,293-£2,488 for a Supervising Engineer while a Supervising Scientist position offered remuneration of £4300pa. Employment categories in the Fourth Division included Storeman (£811-£862pa), Clerical Assistant (£328-£1002), Labourer (£683-£734) and Senior Motor Mechanic, Grade 1 (£1,002-£1,040). Prior to 1966 women were forced to resign from the

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[73] Commonwealth Bureau of Census and Statistics, *ACT Statistical Summary*, 1964, Canberra, p.27.

Service on marriage and female salaries were generally £150 lower than their male counterpart, for example a Grade 3 Clerical Assistant range was £849-£926 for males and £695-£772 for females. Women in traditional female occupations such as telephonist or typist had a salary range from £308-£657 while a Typist-in-charge was paid £823pa.[74]

Deterrents to home ownership

1. Access to adequate finance.

The effects of changes to the 1956 Commonwealth State Housing Agreement (CSHA) designed to expedite the sale of government houses to tenants had little impact in Canberra, due mainly to the dismal state of access to housing finance. Because the majority of homes available for sale were government owned, government guaranteed loans obtained through Interior's Housing Commissioner were the main source of finance. An amount of £2750 was available, repayable over 45 years at 4 1/2% pa interest for the purchase of government homes or 5% for private home building. In May 1958 Federal Cabinet decided to retain this limit despite it being a clearly inadequate amount when considered against Canberra housing costs. The average cost of houses commenced in New South Wales during the March quarter 1958 was £3122, in Canberra it was £5020.[75] At the same time government homes available for sale to tenants were valued between £4000 and £5000 each.[76]

The government's decision was made despite advice that an increase was essential to encourage ownership. In the ACT Advisory Council it

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74 Commonwealth of Australia, *Commonwealth Gazette*, No 46, 23rd June, 1960, p.2205-15.

75 AA A451/1, 58/3943, Draft Report by Co-ordinating and Steering Committee on Co-operative Building Societies in the A.C.T., undated

76 AA A451/1, 58/3943, Encouragement of own home building, p.3.

was noted that in 1930 the maximum advance was £1800 and the fact that the increase had been "less than £1000 in the intervening 28 years was fantastic".[77] Jim Fraser declared that the advance had "little meaning at all for the average wage or salary earner" who would be forced to find an almost equivalent supplementary amount.[78] The most ambiguous position though was held by Interior Minister Fairhall who, while supporting the government's decision in Parliament, was also encouraging a policy change by recommending to Cabinet that the loan limit for home building be raised to £3750 and the limit for tenants to buy be removed altogether.[79]

Behind the government's reluctance to raise the limit beyond £2750 was the relationship between its responsibilities to provide housing finance in the ACT and its responsibilities for the War Service Home Scheme which operated on an identical ceiling figure. Cabinet clearly felt that any increase in Canberra would initiate claims for a flow on to the War Service Scheme which was coming under increasing criticism for being inadequate. In many quarters the connection between the two schemes was considered to be exerting an overly oppressive influence on ACT housing.[80] Arguments supporting a break in the connection revolved around some familiar themes such as the higher costs of Canberra housing or some exclusive to the situation, such as the difference between the concessional rate of 3¾% per annum for War

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77 *Canberra Times*, 30/9/58, p.1.

78 *Hansard*, Vol 23, 14 May, 1959, p.2198.

79 AA A451/1, 58/3943, Encouragement of own home building, p.5-6. This change would bring the ACT in line with the majority of other states, except South Australia and Western Australia where the £2750 limit still existed.

80 Fairhall felt this attitude had "influenced Canberra arrangements to an excessive degree". Encouragement of own home building, p.4.

Service loans and the 4½% or 5% charged in Canberra.[81] Yet, in a classic example of tailoring the argument to suit the situation, any relationship was ignored by the government when in 1962 an increase in the War Service Loan to £3500 did not automatically flow on to ACT housing loans.

A further deterrent to tenant purchase was the government's refusal to lower the deposit required to match that in other states where deposits ranged from nil in Tasmania to £300 in Qld. To purchase a government home in Canberra valued at £4876, given the £2750 loan limit, a buyer would require either a cash deposit of £2126 with weekly repayments of £2/15/3 per week, or a substantial second mortgage. Even after the government varied the conditions to allow purchase on 10% of valuation, problems still arose concerning the actual valuations. In describing the case of a tenant whose home increased in value by £1500 in just two years, Jim Fraser stated:

> in any transaction the vendor has the right to place a value on what he offers for sale ... but, where a Government professes to encourage home purchase and announces plans to assist the aim, it should, I think, be more realistic ... no credit is given for any portion of rent paid over the years which can be taken as amortizing the cost of the house.[82]

2. Rental rates

Subsidised rents for government properties, levied at rates which did not come close to recouping building costs, also posed a problem. While they were seen as a major disincentive to home ownership — they were also a major incentive to encourage all workers, including compulsory transferees, to come to Canberra. However, rental reform had been an issue for several years. The last review, in mid 1955, determined rents

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81 AA A451/1, 58/3943, Encouragement of own home building, p.4.

82 *Canberra Times*, 17/8/61, p.26.

be levied under a tiered system based on the age of the property. Rents for homes built prior to 1945 were fixed according to a sliding scale based on location; rents for homes built after 1st January 1945 were set at 4/6d per week for each "square" (100 square feet) of area plus an amount for rates and ground rent. The formula used to arrive at this amount was based on 5% of the average construction costs of all homes built after 1945 less a reduction of 20% which reflected a continuation of government policy that the additional costs incurred to attract labour to Canberra should not be passed on to tenants. In 1959 it was calculated that including all homes built since 1955 and applying the same formula would result in a rate of 5/3d per square while "a rental based on the average cost of houses built during the past four years would be about 6/3d. a week, or about 40% higher than the present basis".[83] An understanding of how the level of subsidisation translated into weekly rents can be gauged from calculations done for a 1200 sq ft home. Rental in NSW or Victoria calculated under the 1956 CSHA formula of 6% of costs would be about £5/12/- per week, in the ACT using the 4/6d formula it was £2/14/- per week.[84]

In the light of increased construction costs, the Department of the Interior, supported by the Treasury, wanted to increase rents by adopting a figure nearer to the 6/3d per week formula (an increase of £1/1/- per week), effectively moving rents on to the "economic basis" applied under the CSHA. Opposed to the increase were the sections of public service administration concerned with the Defence transfers. In September 1958 PSB Chairman Dunk warned that any substantial rent increase would

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83 AA A451/1, 58/4918, folios 43-46, Cabinet submission, Agenda No. 72, Canberra Housing : Rents, dated 26/2/59, p.1-2.

84 AA A451/1, 58/4918, folios 34-39, draft Cabinet submission, Canberra Housing : Rents, dated 28/8/58, p.2.

most likely be regarded by transferees as a breach of transfer conditions. This could possibly result in discontent among staff already in Canberra and "further defections" from staff still in Melbourne, leading to a situation in which effective administration of the Defence Group would be "difficult" if not "impossible".[85] At the end of 1959, Dunk advised the Prime Minister's Department that while "[n]o guarantee was given that rents would not be re-assessed ... no mention was made of any projected early increase". To increase rents in such circumstances, Dunk felt, would jeopardise the government's credibility and, with the Defence move only half completed, make it difficult to achieve a smooth conclusion.[86]

Conversely, rent increases, while recouping increasing building costs, were also seen as a way of making owner occupancy a more attractive proposition. The NCDC "strongly" supported the idea "that rents should show an economic return on investment":

> This would clearly assist in making private enterprise housing development an attractive proposition to the developer. The existing system of rentals applying to government housing ... virtually involves a hidden bonus to those who occupy Government houses as compared with the same class of occupier who constructs and finances his own house.[87]

However, a draft Cabinet submission written in late 1959 recognised that "it clearly would be wrong to raise rents with the sole aim of forcing people to buy their houses to reduce their financial commitments."[88] Yet, when the rental assessment formula was finally adjusted in September 1961 the resultant increases, of between 1/- and £2 per week for homes

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85 AA A451/1, 58/4918, folios 40-42, letter from Dunk to McLaren, Secretary, Department of Interior, dated 16th September, 1958, p.2.

86 AA A451/1, 58/4918, folios 65-7, letter from Dunk to Foxcroft, A/Sec Prime Minister's Department dated 29 December, 1959, pp.1-2.

87 AA A451/1, 58/4918, Cabinet submission, Agenda No. 72, p.4.

88 AA A451/1, 58/4918, folios 56-63, draft, *Canberra Housing : Rents*, dated 1st December, 1959, p.7.

built since 1956, attracted criticisms in this vein and ignited a public war of words involving representations from an amazing array of interests.

Mr L.L. Crossman, President of the Canberra Citizens' Rights Committee, immediately described the increase as "a discriminatory tax on new residents": "[i]t appears the Government had decided to force existing tenants to buy them [their homes] by imposing a premium on rents".[89] Ten days later a public meeting, attended by more than 200 people, moved unanimously to delay increases by asking all tenants to apply for a rental variation. The secretary of the Federated Engine Drivers and Fireman's Association, Mr J.N. Applebee stated: "Canberra trade unions should be prepared to "close the city down" if the Government did not act on protests and appeals".[90] Three days later Interior Minister Freeth advised that the government would take legal action against public servants who refused to pay the new rents, a move which further galvanised local opposition.[91] The ACOA entered the debate in response to Freeth's "threat", while the Housing and Self Government Association planned a door to door campaign of advising tenants of their rental rights.[92] Despite these moves, and a lively debate in Parliament, which included a defeated censure motion moved by local MP Fraser against Freeth, the rent increase issue eventually lost momentum, breathing its last gasp as an election promise by Fraser that a Labor Government would reverse the decision.

Finding the optimum level of rent was clearly a contentious issue. Perhaps Freeth's admission in a Cabinet submission written in early 1959 provides the best summary of the situation: "[i]t seems to me that a

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89 *Canberra Times*, 3/8/61, p.5.
90 *Canberra Times*, 14/8/61, p.1.
91 *Canberra Times*, 17/8/61, p.1.
92 *Canberra Times*, 18/8/61, p.1.

solution of this problem may need to be a compromise but I am unable to suggest what it should be".[93] No matter how problematic this relationship between rent levels and ownership was, it did not deflect from efforts directed towards encouraging owner-occupancy as the preferred tenure option.

Supporting home ownership

1. Establishing Co-operative Building Societies

Discussion about the establishment of co-operative building societies in Canberra began well before the Commission's establishment. In September, 1955 the *Canberra Times* reported the preparation of a draft ordinance which would bring the Territory in line with other states "where co-operative building societies take a large amount of building commitments off the hands of the government".[94] The new CSHA, which would take effect in the next year, stipulated that a certain percentage of Commonwealth funds provided for housing to the states must be lent through building societies and it was anticipated that the same system would also be adopted in Canberra. Despite this optimistic prediction, legislation allowing societies to be established was still another four years away.

Society establishment was a high priority for the transfer Co-ordinating and Steering Committee . In May 1958 a working party, comprising of NCDC Secretary, Bob Lansdown and a member each from Interior, the Treasury, the Department of National Development and the PSB, was appointed to report on developments.[95] The following

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[93] AA A451/1, 58/4918, Cabinet submission, Agenda No. 72, p.4.

[94] *Canberra Times*, 23/9/55, p.1.

[95] AA A451/1, 58/4918, folios 12-16, Co-ordinating and Steering Committee, first meeting, 30th May, 1958, p.4.

September the working party presented a draft report which examined society structure and workings in other states and put forward several suggestions for the organisation of societies in Canberra. The report concluded with ten recommendations ranging from the most basic that the establishment of societies "should be encouraged" through to more complex issues such as indemnities and guarantees. There was some discussion about whether society funds could be used to supplement the government loan, but the Treasury representative stated his department's opposition to "the dual financing of individual loans". He advised that the government would provide the 'same guarantees and indemnities" provided by state governments and supplement society funds if insufficient funds could be raised from private sources.[96] The government would still be heavily involved in home building through financing rather than direct involvement in the construction phase which was seen as a more efficient and effective use of funds.

Unfortunately, circulation of the working party's draft report to Committee members did not result in consensus but fell prey to departmental politics. McLaren, Secretary of Interior, stated "that in his opinion and also his Minister's the subject was outside the scope of the Committee and was one for his Department to deal with". McLaren dissented on several points: the report dealt only with terminating societies with no mention of permanent societies, proposed interest rates were too high compared to those charged by state societies, and private sources in Canberra would not provide sufficient funds so societies would still be dependent on Commonwealth funds. McLaren also stated that the proposed organiser of building societies, whom the working party placed

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96 AA A451/1, 58/6063, folios 29-31, Co-ordinating and Steering Committee, fourth meeting, 12th September, 1958, p.2.

in the Department of National Development, would be unnecessary because the Registrar, located in Interior, "would do all that was necessary in encouraging the formation of building societies".[97]

The city's first building society, Canberra Co-operative Building Society No.1, applied for registration in 1958 but could not begin operations until mid 1959 when the passing of the *Housing Loans Guarantee (Australian Capital Territory) Bill, 1959* allowed the government to guarantee the £50 000 loan which the Society had secured from the Bank of New South Wales Savings Bank. Within two years, five societies were operating offering loans to either "build a home or buy a house that has been occupied no longer than 12 months". Terms were offered for 80% of valuation to a maximum of £3750, to be repaid over a period of twenty-six or thirty-one years at 5% interest plus a management fee of about 1/2%.[98]

The success of building society finance did have some unanticipated repercussions. In May, 1962 the ACT Advisory Council voted to ask the Interior Minister to make changes to the allocation of money to the societies.[99] The contentious issue was the Minister's insistence that 50% of monies granted to societies be allocated to residents on the waiting list for Government housing. This policy aimed to reduce the number of names on the list but a Council member cited cases where people had been unable get a loan because their names were not on the list and conversely the list included people who did not want to purchase their own homes. Residents who had no intention of waiting for a government

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97 AA A451/1, 58/6063, folios 68-70, Co-ordinating and Steering Committee, fifth meeting, 7th October, 1958, p.2.

98 National Capital Development Commission, *Building your own home in Canberra*, Canberra, 1961, p.17.

99 *Canberra Times*, 1/5/62, p.8.

home were putting their names on the waiting list to get access to building society finance.

2. Land to build on

Essential to any schemes or proposals to increase private home construction was an adequate supply of serviced land. Contracts for the servicing of residential blocks and the construction of roads in new subdivisions were let by the NCDC but organisation of land auctions was the responsibility of Interior. Since foundation as the national capital, land in Canberra has been administered under leasehold title with residential leases granted for 99 years. Sales in the late 1950s still operated under a system whereby the successful bidder paid a cash premium for the lease which was the difference between the unimproved value and the final price bid plus survey fees and the first year's land rent. Land rent of 5% of the unimproved value of the land was then paid annually together with municipal rates. Construction had to begin within six months of acquisition and be completed within a year and the lease could not be transferred until the home was completed. Each lease was subject to a building covenant which determined the minimum value of the house to be erected and could be used to determine construction material, "roof pitch, roof material, distance from front alignment and type of rear and side fencing to be used".[100]

The Commission increased the rate of land servicing by letting contracts which covered the whole operation, the construction of roads, kerbs, footpaths, lighting, and the provision of all water, sewerage and electricity infrastructure. As the rate of servicing increased the Commission requested Interior to hold four auctions per year to ensure

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[100] NCDC, *Building your own home*, p.5.

the maximum supply of land while keeping premiums as low as possible. However, increased demand combined with the development of "pockets of high priced land" saw the average premium rise from £180 in April 1959 to £244 at the next auction in July, an increase which Commissioner Overall did not believe represented "an unhealthy upward trend".[101] Inevitably, high premiums for blocks in prestige areas had the effect of distorting the average price paid by most home builders. At the sale in May 1962 an average premium of £827 was derived from a large group of blocks selling for about £400 in "the normal urban areas", and another large group selling for £1000 in "selected suburbs". In 1962 Interior introduced restricted auctions in which only individual buyers, not builders, could bid. As could be expected with increased demand, premiums continued to rise and by June 1963, unrestricted auctions were fetching an average premium of almost £2000 against just under £1000 from restricted auctions.[102] Premium increases led to claims that supply could not meet demand and people wishing to build their own homes were being discouraged.

Providing access to finance and an adequate flow of land at the right price were but two steps towards encouraging residents to consider private housing as a viable option. From late 1958 the Commission embarked on a series of strategies aimed at providing information, advice and support for prospective owners/builders. These strategies also aimed to reassure private construction companies that the levels of government support necessary for the initial growth of a private housing market were firmly in place.

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101 *Canberra Times*, 24/7/59, p.1.

102 National Capital Development Commission, *Sixth Annual Report*, for the period 1st July 1962 to 30th June 1963, p.28.

3. Information and Advice

A "Homes Advisory Service" began operating in late 1958.[103] Open five and a half days a week and from 7 to 9 pm on Fridays, the Service offered a comprehensive range of assistance.[104] A "wide range of plans suitable for building in Canberra" were available for purchase costing £10/10/- for the three sets needed to satisfy building approval requirements. Free architectural advice was offered, plans could be altered for a "small fee" while an onsite inspection and report could be obtained for a "special nominal fee". Interestingly, even this service came in for some critical examination in Parliament. In April 1959 the Minister for the Interior's representative in the Senate was asked if the NCDC had a service to help potential home builders and "[i]f so, as women are most concerned in the choice of a home, are any qualified and competent women included in the personnel of this Advisory Service?" The reply was:

> The Service at present operates with one full-time male officer and the part-time services of the Commission's technical staff. Where expert advice is sought on special aspects of home building, the service provides the inquirer with a panel of names of experts — and these can include women — from whom expert advice can be obtained.[105]

Women's expertise as home advisers was obviously recognised but that recognition was yet to be formally acknowledged in the form of a full time staff member. This would not happen until the development of the

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103 This was not a new concept — in 1955 the Canberra Chapter of the Institute of Architects investigated the feasibility of such a service but did not proceed when a survey showed most potential private home builders already employed an architect. See Greig, *Accommodation of Growth*, p.28.

104 Assistance was provided by the Victorian service, which was itself sponsored by the Victorian Institute of Architects and the *Age*, and a similar NSW service which received support from the NSW Institute of Architects and *Home Beautiful* magazine. See NCDC, *Building your home in Canberra*, Canberra 1961.

105 *Senate Debates*, Vol S14, 17th Feb - 14th May, 1959, p.547.

Woden Valley began in the mid 1960s and an information centre was staffed by Loma Ruddock[106].

Closely aligned to the "Homes Advisory Service" was a feature introduced by the *Canberra Times* in December 1958. Run every Friday under the title "Garden City Homes" the feature, which included an exterior sketch and floor plan, aimed to give readers the chance "to study, at their leisure, a series of plans of homes especially suitable for erection in Canberra".[107] The homes were usually relatively modest, often of contemporary design, with combined lounge/dining room and two or three bedrooms while the price, given for construction in brick, brick veneer or timber, assumed a flat block and minimum finish.

A further step on from this service was to present homes in an exhibition village. This also offered private builders the opportunities to display features, such as kitchens and bathrooms, with more elaborate forms and fittings than those provided in government homes. Sponsored by the NCDC the first of these villages, the "Modern Homes Exhibition", opened on 29 April 1960 and ran for just over nine weeks.[108] Built in the northern suburb of Dickson, the thirteen homes were constructed by eight local builders using a wide range of floor plans and materials. Interestingly, when the exhibition opened the homes were at various stages of completion to allow "the prospective home builder a first hand

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106 Loma Ruddock, the widow of one of the first NCDC Assistant Commissioners Grenfell Ruddock, was approached by John Overall to fulfil this role as adviser. See Ruddock, L., "A short story about a long time 1943-1988", *Canberra Historical Journal*, No.23, March 1989, pp.8-15.

107 *Canberra Times*, 19/12/58, p.5.

108 This was a relatively innovative concept for the time. Individual display homes became more common in Victoria in the 1950s when supply of building materials increased while the first display home village, in landscaped gardens, was built in Sydney in 1961. See Gartner, Anne, 'Death of the Project House? Reflections on the History of Merchant Builders' in Davison, G, Dingle, T and O'Hanlon, S (eds), *The Cream Brick Frontier*, Monash Publications in History No. 19, Melbourne, 1995, p. 110.

view of building from framework to completion".[109] The homes represented the transition from the "standard Australian home", of double or triple front with well defined living and sleeping areas separated from service areas, to the more spacious open-plan homes which became increasingly popular through the 1960s.[110] There was an emphasis on diversity. Homes, ranging from the "Conventional" (Figure 2) to the "Inspiration from the Romans" (Figure 3), aimed to suit almost any taste or satisfy any requirement. It was estimated that more than 4000 visitors viewed the homes during the first week, a response, the Commission stated proudly, which "showed a mounting interest in private home building".[111]

So successful was this display that two more exhibitions were held in 1961 and early 1963, each with a different emphasis which reflected the dilemma facing the Commission. The needs of low income residents had to be considered while at the other end of the spectrum reports from the Advisory Service indicated a distinct preference for designs and materials which represented "at least a £5000 finished cost".[112]

The "Home Building Exhibition" was held from 29 September to 3 December, 1961 in Ainslie, another northern suburb. This time the layout followed that of a more conventional project home village — all the homes were completed and the accompanying booklet showed photographs together with floor plans and a brief description.[113] The focus in this display, while still promoting diversity, was on the need for homes within the financial reach of young families with the emphasis on

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109 *Canberra Times*, 30/4/60, p.1.

110 Garden, Don, 'type 15, Glengarry and Catalina: the Changing Space of the A.V. Jennings Home in the 1960s' in Davison, Dingle, and O'Hanlon, (eds), *The Cream Brick Frontier*, pp.141-2.

111 *Canberra Times*, 6/5/60, p.4.

112 NCDC, *Fifth Annual Report*, p.23.

113 National Capital Development Commission, *Home Building Exhibition Sept. 29 to Dec. 3*, Canberra, 1961, foreword.

easy extension. The Commission confidently asserted all homes were "designed for construction costs between £3000 and £3500". Accordingly, the fifteen home exhibition, which included three homes built twice in different materials, showed "how, by imaginative use of materials and planning, pleasantly designed houses can be built at costs within most budgets". In order to accentuate the possible potential of a low cost house, only one home, the "Denman" (Figure 4), was built with three bedrooms while others, for example the "Condamine" (Figure 5), had one or two with extension options included in the floor plan. The higher end of the housing market was catered to with an exhibition of fifteen houses held in Campbell for a fortnight at the end of January 1963. This exhibition featured "higher quality homes offering three or four bedrooms ... with the emphasis on gracious family living" priced between £4800 and £6000.[114]

Other initiatives were organised to encourage and promote owner-occupancy. Annual "Building Materials Exhibitions" were also held in the Albert Hall beginning in 1960. The Commission also produced a booklet to provide basic information for the home builder. *Building your own home in Canberra* provided advice on leasehold and building regulations, access to housing finance and on which course to follow to build a home: whether to engage an architect, select your own builder or build the house by sub-contracting. A word of warning accompanied this last option: "If you have no knowledge of the building trade, do not try sub-contracting". Close attention was also paid to the environmental aspects of siting a home — builders were advised to plan for the maximum amount of winter sunshine, to install suitable insulation and the most efficient heating system.[115]

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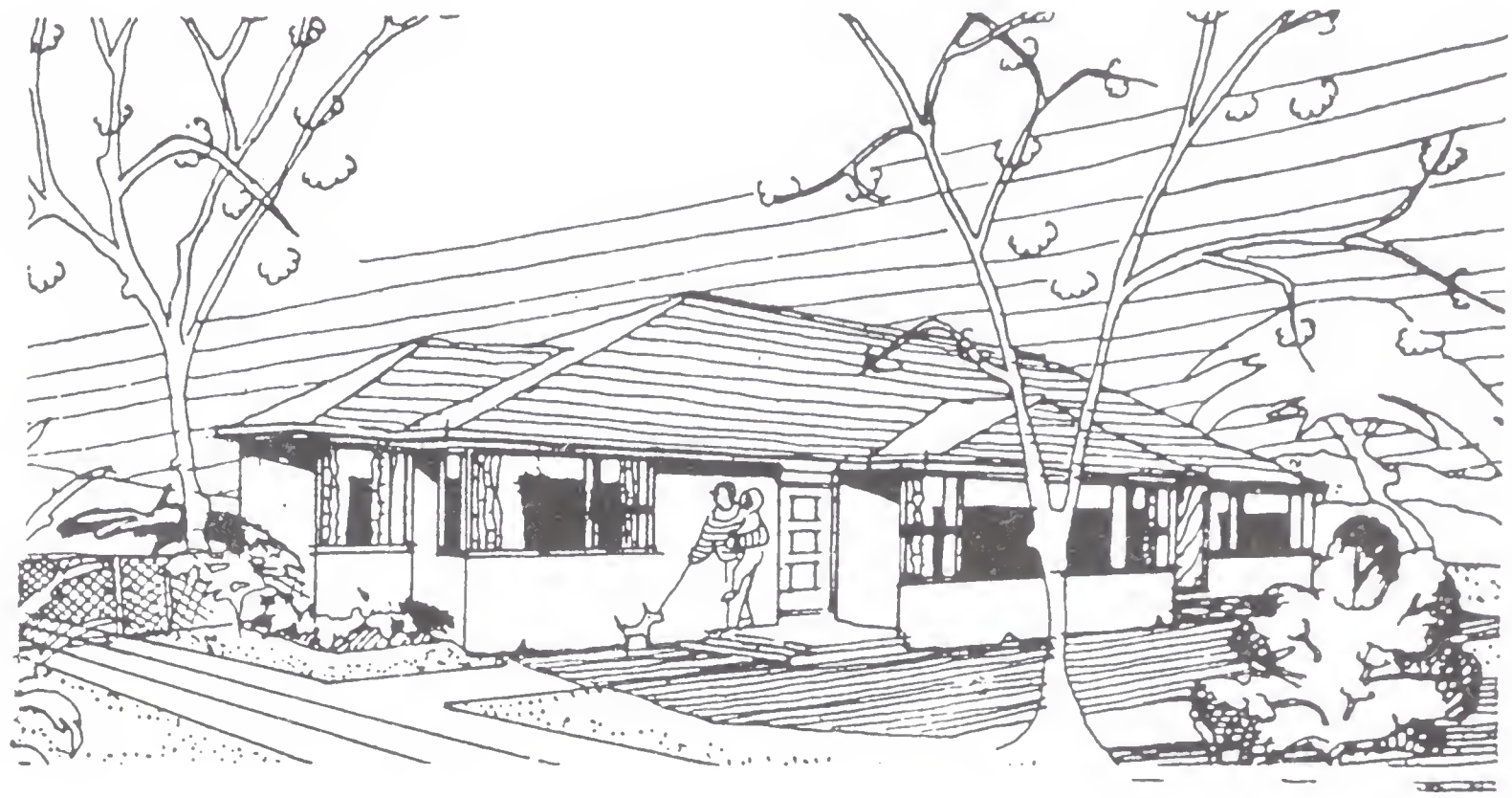
[114] NCDC, *Fifth Annual Report*, p.21, and *Canberra Times*, 19/1/62, p.7.

[115] NCDC, *Building your own home*.

Conventional



Type: Conventional. A solid, conventional-type house, with attractive living area. The fireplace is placed so as to form a screen to the dining room, which has its own sun terrace. There is provision for dining also in the kitchen.

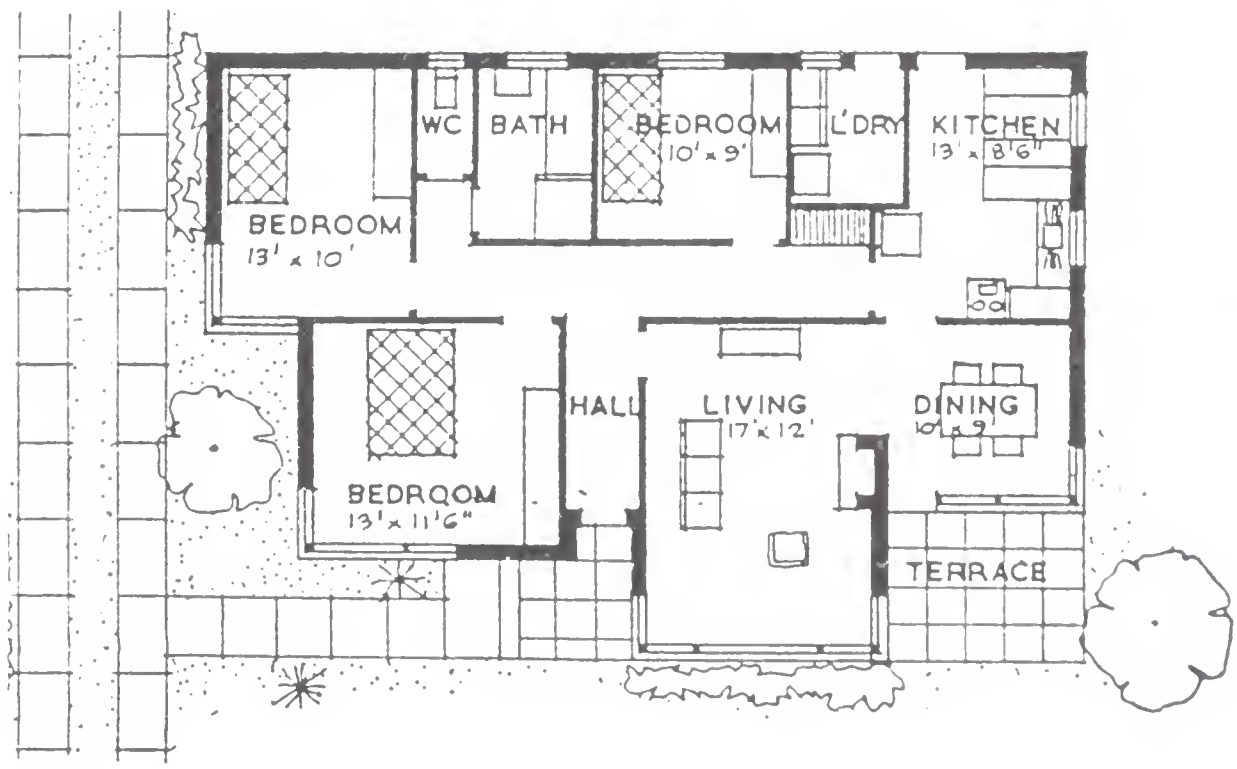
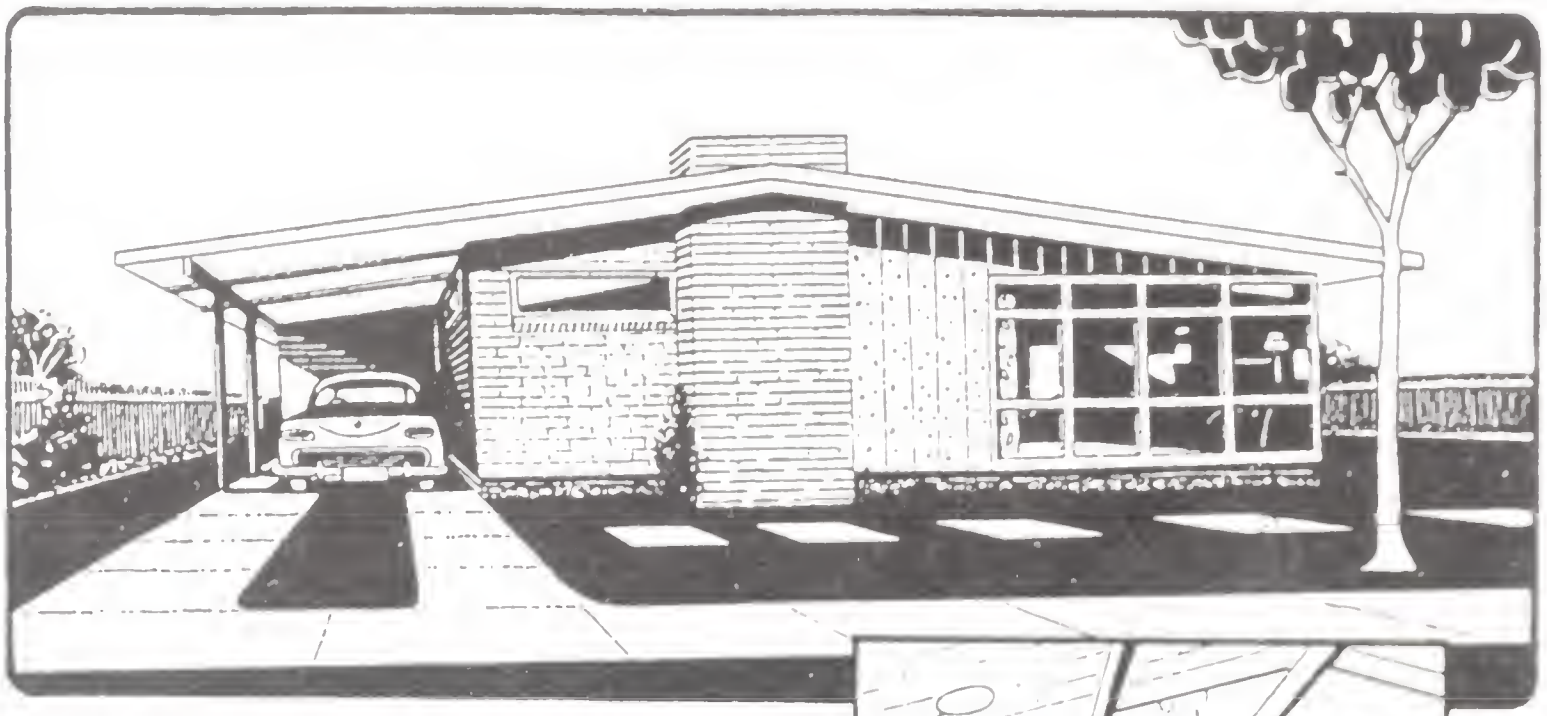
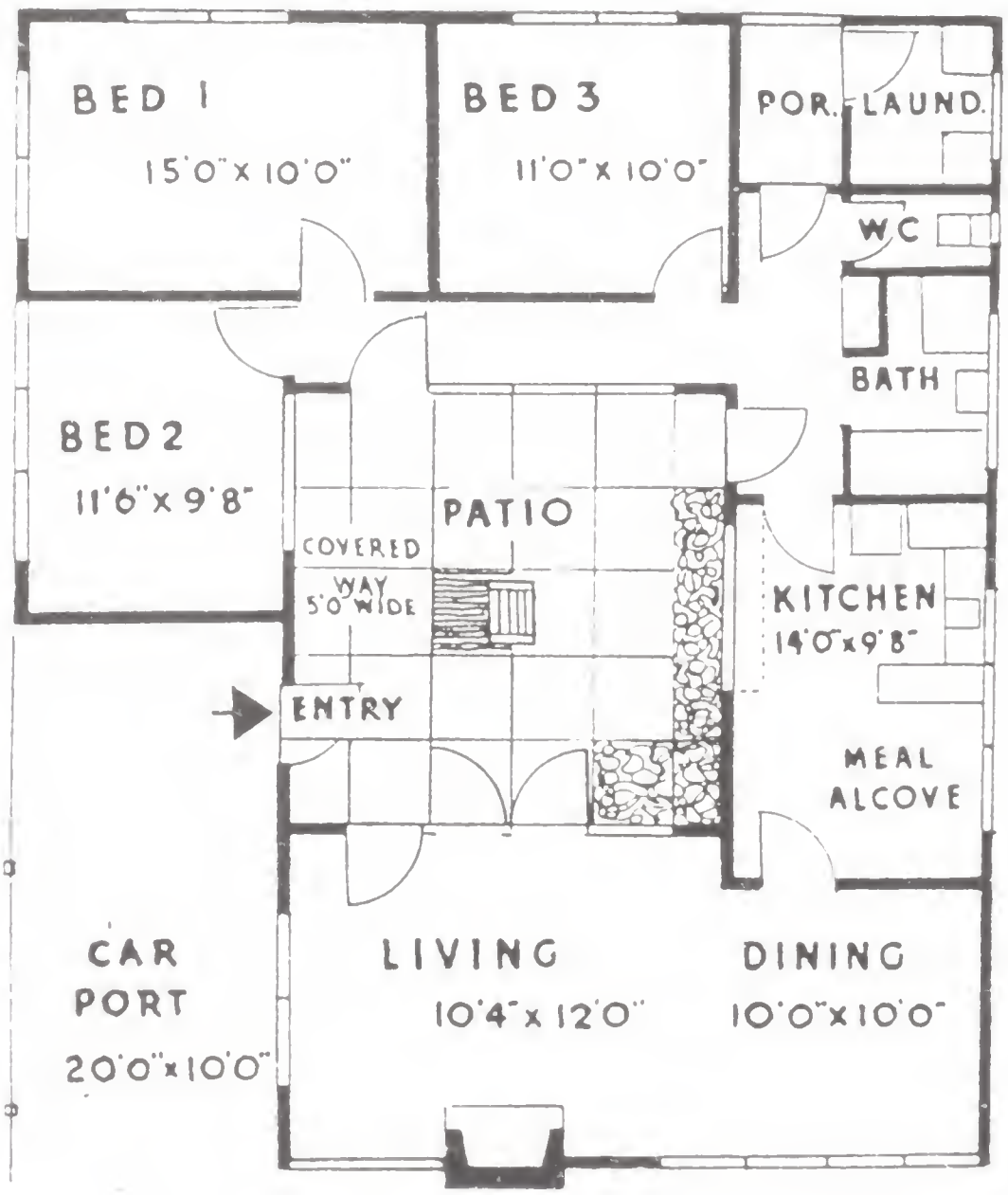


Figure 2: ***The "Conventional".***
Source: NCDC, Modern Homes Exhibition, 29 April to 3 July, 1960, p.19.

Inspiration from the Romans

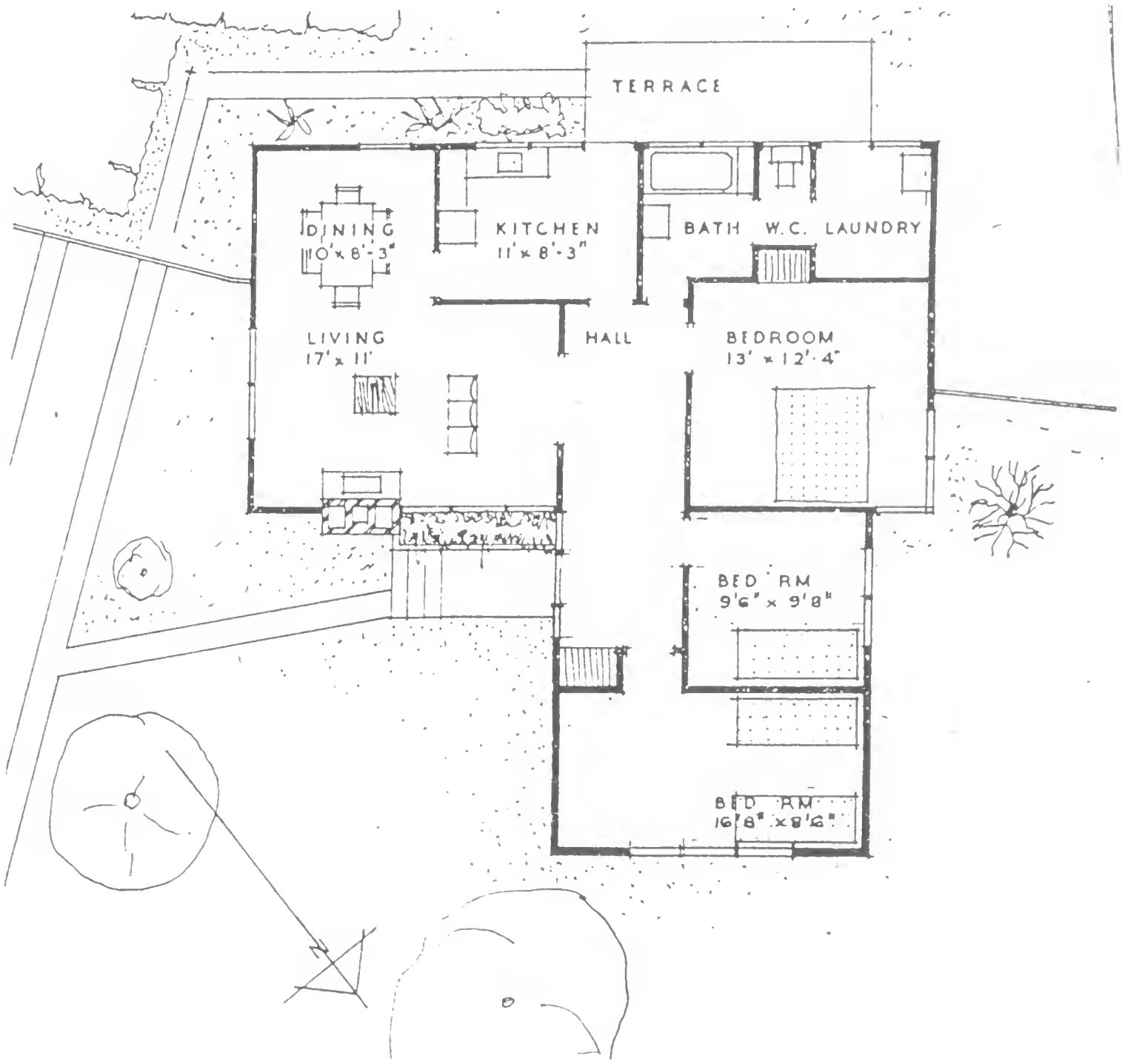




Type: CV 17. The 16 ft square central patio feature of this home owes a great deal to the Roman courtyard of old. It is open to the sky and provides gracious outdoors living and privacy at the same time.

About the patio are three spacious bedrooms, the master 15 ft. x 10 ft., large lounge 16 ft. x 10 ft. with additional dining space of 10 ft. x 10 ft. and a kitchen which incorporates work centre and breakfast nook neatly divided by a snack bar. Bathroom, laundry and toilet are situated to eliminate any cross traffic and are fully equipped.

Figure 3: *"Inspiration from the Romans".*
Source: NCDC, Modern Homes Exhibition, 29 April to 3 July, 1960, p.27.



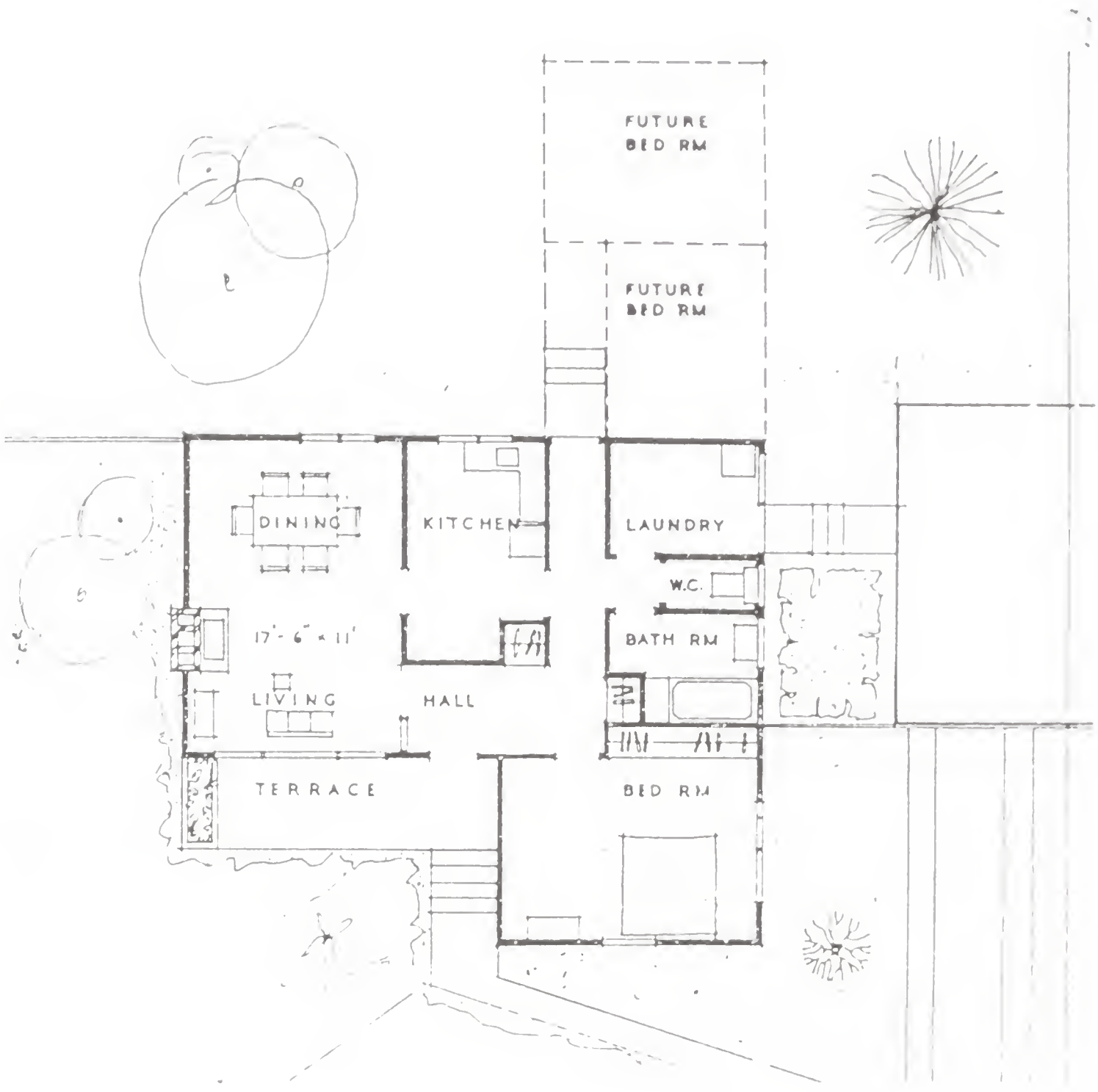
Three-bedroom design

The Denman design is shown here developed as a three-bedroom, L shaped house.

In this plan a comparatively large hall area is provided and this could prove most useful as a play area.

Denman, in this design, is of timber construction with vertical weatherboarding. Its floor area is 11 squares.

Figure 4: ***The "Denman".***
Source: NCDC, Home Building Exhibition 29 September to 3 December, 1961, p.17.



Popular L-shape

Condamine is designed on the popular L-shape. Initially a one-bedroom house, it offers several alternative lay-outs when considering future bedrooms.

Built in timber and with a gable roof and raised front terrace, Condamine presents a very neat elevation. The floor area of the house is 7.6 squares.

Figure 5: The *"Condamine"*.
Source: NCDC, Home Building Exhibition 29 September to 3 December, 1961, p.7.

Some conclusions

The Commission faced some difficult challenges when it commenced operations in 1958. Although the government provided substantial financial support, the decision to commence public service transfers early in 1959 before existing supply problems could be overcome served to exacerbate rather than alleviate Canberra's housing problems. Between July 1958 and June 1963 the Commission constructed 5133 housing units comprising 3874 houses and 1859 flats. However, while this represented a substantial start towards solving Canberra's housing problems, evidence of the Commission's achievements was not apparent immediately. Certainly, success was not mirrored in a corresponding decline in the waiting list: at 30 June 1964, 3361 families were still awaiting a house or a "family type flat" while 2,013 "bachelor" flats were required. The Commission continually warned that the lists were not a true measure of need, stating in 1965 that "there are indications that the supply of certain types of private enterprise housing accommodation is exceeding current demand".[116] However, this continuing shortage can be seen as a measure of the Commission's success. Increased need for housing was a consequence of the larger than anticipated population increase which flowed directly from the development of Canberra into its role as the national capital.

Although the NCDC Commissioner was a member of the Co-ordinating and Steering Committee which oversaw the transfer program. decisions regarding the housing of these new residents were outside the Commission's sphere of responsibility. The decision to provide housing on arrival, while creating disquiet among some parts of the existing community, was an essential component of ensuring that this program did

not suffer the same unfortunate fate as previous programs. The efforts of the public service staff associations to negotiate housing standards for transferees placed the Commission's building program under greater scrutiny than could have been anticipated had the emphasis been on reducing the waiting list.

Perhaps the Commission's greatest long-term challenge lay in creating and maintaining a level of construction that would make Canberra an attractive, and profitable, option for private builders and larger interstate building companies. Given the levels of distrust which flowed from previous aborted attempts to stimulate development since the mid 1940s, the Commission, as the current implementors of government policy, had to "prove" itself to the local construction industry. The stimulus to growth achieved through the public service transfer program allowed the Commission to offer larger scale contracts for both land servicing and the construction of government housing. Some measure of their success in gaining the construction industry's confidence was illustrated by the increase in the proportion of new privately built housing units from 20% in 1958/59 to 64% in 1965/66.[117]

Residents interested in buying a privately constructed home had a much greater range of choice. For example, a local builder, Arrow Homes, catering to all areas of the market, advertised house and land packages ranging from a three bedroom weatherboard with attached carport for £3980, to a four bedroom colonial design "for the discriminating buyer" for £7250.[118] In January 1962 A.V. Jennings opened a Display Homes Exhibition in Dickson open at week-ends

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116 NCDC, *Ninth Annual Report*, p.28

117 National Capital Development Commission, *Ninth Annual Report*, for the period 1st July 1965 to 30th June 1966, p.2

118 *Canberra Times*, 17/3/62, p.21.

featuring homes fully furnished homes courtesy of a local furniture retainer, which could be built on your land or theirs. Real estate agents and builders developed partnerships to build and market an increasingly varied supply of new homes. By June 1964 it was estimated that of the 16500 occupied houses in Canberra, 8500 were privately owned and 8000 were government owned.[119] The structures put in place to increase access to finance combined with the increased investment from non-government sources to provide a solid basis from which the Commission and the private sector could work towards solving the housing problem. They also provided greater choice for residents with the financial means necessary to become owner occupiers but, as the continuing demand on government housing showed, for some residents the Commission's activities offered little tangible evidence of an improved housing situation.

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[119] National Capital Development Commission, *Seventh Annual Report*, for the period 1st July 1963 to 30th June 1964, p.29.

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